

Subscription and Billing Policy

Effective Date: 1 May 2025 | **Last Revised:** 1 May 2025 (v 1.0)

1. Overview

This Policy explains how **Karsaaz AI**—owned by Karsaaz EBS Ltd (UK) manages subscriptions, billing, cancellations, renewals, promotions, and payments.

By subscribing, you agree to this Policy, our **Terms of Service**, and **Refund Policy v1.0**.

2. Subscription Model

- Plans are purchased through:
 - **Stripe** (web + Android secure checkout),
 - **Apple In-App Purchase** (iOS).
 - Users can now subscribe or manage plans directly after creating an account within the Karsaaz AI app, using the same authentication and billing workflow as the website.
- Token allowances and entitlements are always published live at the pricing section on our website.
- A **Free Trial** is available with limited tokens. The Free Trial is activated automatically upon account creation, without requiring any payment information.

3. Pricing & Token Allowances

Plan	Monthly	Annual	Token Allowance
Free Trial	Free	N/A	2,000 tokens
Primary	\$30	\$360	530K tokens

Pro	\$60	\$720	1.07M tokens
-----	------	-------	--------------

Premium	\$90	\$1,080	2.2M tokens
---------	------	---------	-------------

- Prices are in USD.
- VAT/GST is added by Stripe or Apple where required.
- Karsaaz AI does not process or store tax IDs directly.

4. Payment Processing

- Stripe & Apple are **PCI-DSS Level 1** certified providers.
- Karsaaz AI does not store card details.
- All transactions are encrypted (TLS 1.3).

5. Auto-Renewal & Reminders

- Subscriptions renew automatically at the end of each billing cycle.
- Users receive **7 days advance notice** (email + in-app banner).
- Cancel anytime up to 24 hours before renewal.
- If cancelled within 5 days of renewal, you may qualify for a refund under §3 of the Refund Policy.

6. Promotions, Coupons & Referral Discounts (New)

- Coupons/referrals may apply discounts at checkout.
- Only one coupon/discount may apply per order.
- Discounts are non-transferable, cannot be exchanged for cash, and may expire.
- Affiliate rewards are handled per **Affiliate Program Terms**.

7. Upgrades, Downgrades & Pro-Rata Credits

- **Upgrades:** Activate immediately. You pay the difference; allowances scale instantly.
- **Downgrades:** Take effect on the next billing cycle; unused time is credited pro-rata.

8. Failed Payment Handling

Attempt Day	Action
Day 0	Automatic retry
Day 3	Email notice + in-app banner
Day 7	Account marked “Past Due”; premium modules disabled
Day 14	Subscription cancelled; data retained for 30 days

9. In-App Purchase Restrictions

- **iOS:** All payments must use Apple IAP; no external checkout allowed in the app.

- **Android:** Payments handled via secure Stripe checkout; Google Play billing not used.
- **Website:** Payments processed via Stripe only.

10. Affiliate Reward Adjustments (New)

- If a purchase tied to an affiliate referral is refunded or charged back, the commission is **reversed** or deducted from future payouts.
- Cashback credits are **promotional only** and non-refundable.

11. Pricing Changes

- We may adjust pricing due to market or regulatory factors.
- Users receive ≥7 days' notice via email and in-app notification.
- Continued use after the effective date = acceptance of new pricing.

12. Certifications & Compliance

Karsaaz EBS Ltd is certified under:

- **ISO/IEC 27001:2022** – Information Security Management System.
- **ISO 9001:2015** – Quality Management System.
- **ISO 20000-1** (IT Service Management)

Billing operations are designed to align with:

- **GDPR & UK-GDPR**
- **PECA 2025**

- **CCPA/CPRA (US)**
- **PDPL (KSA)**
- **PCI-DSS Level 1 standards**

13. Governing Law & Dispute Resolution

- **Business users:** ICC Arbitration, seat London.
- **Consumers:** may bring claims in their local courts.
- **US users:** waive class-action participation.

14. Contact & Data Protection Officer

- **Billing Support:** billing@karsaazai.com
- **DPO:** dpo@karsaazai.com
- **Legal:** legal@karsaazebs.com
- **Postal:** Karsaaz EBS Ltd, 85 Great Portland Street, First Floor, London, UK